Case 17-21501 Doc 17 Filed 08/10/17 Entered 08/10/17 16:21:59 Desc Main Document Page 1 of 6 Model Plan Trustee: Marshall Meyer 11/22/2013 Stearns Vaughn UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS Case No. 17 B 21501 In re: Susan Mason) Modified Chapter 13 Plan, dated 8/10/2017Debtors. A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case. 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household is Section A Budget ; (c) total household monthly income is \$3,856.94 (b) their ages are items total monthly household expenses are \$ 3,403.86 , leaving \$ 453.08 available monthly for plan pay-2. The debtor's Schedule J includes \$ 0.00 for charitable contributions; the debtor represents that the debtor made substantially similar contributions for months prior to filing this case. Section B 1. The debtor assumes only the unexpired leases and executory contracts listed in Section G of this plan; all other unexpired leases and executory contracts are rejected. Both assumption and rejection are effective as General of the date of plan confirmation. items 2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows: (a) Prepetition defaults. If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition. (b) Costs of collection. Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder. 3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor. 4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J. Section C The debtor will make no direct payments to creditors holding prepetition claims. /or/ Direct ✓ The debtor will make current monthly payments, as listed in the debtor's Schedule J-increased or depayment of creased as necessary to reflect changes in variable interest rates, escrow requirements, collection costs, or claims by similar matters-directly to the following creditors holding claims secured by a mortgage on the debtor's real debtor property: Creditor: Nationstar Mortgage , monthly payment, \$\frac{1,519.59}{}

If this box is \(\subseteq\) checked, additional direct mortgage payments are listed on the **overflow page**.

____, monthly payment, \$ ___

Creditor:

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Section D Payments by debtor to the trustee; plan term and comple- tion	1. Initial plan term. The debtor will pay to the trustee \$\frac{450.00}{2}\$ monthly for \$\frac{10}{2}\$ months [and \$\frac{890.00}{2}\$ monthly for an additional \$\frac{50}{2}\$ months], for total payments, during the initial plan term, of \$\frac{49,000.00}{2}\$. [Enter this amount on Line 1 of Section H.] 2. Adjustments to initial term. If the amount paid by the debtor to the trustee during the initial plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and 9 of Section E, then the debtor shall make additional monthly payments, during the maximum plan term allowed by law, sufficient to permit the specified payments. 3. Plan completion. The plan will conclude before the end of the initial term, as adjusted by Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by the plan /or/ The plan will conclude before the end of the initial term at any time that the debtor pays to the trustee the full amounts specified in Paragraphs 1 and 2.
Section E	The trustee shall disburse payments received from the debtor under this plan as follows:
Disburse- ments by the	1. <i>Trustee's fees</i> . Payable monthly, as authorized; estimated at $\underline{5.5}$ % of plan payments; and during the initial plan term, totaling $\underline{\$2,695.00}$. [Enter this amount on Line 2a of Section H.]
trustee	2. Current mortgage payments. Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect. Any current mortgage payment made by the debtor directly to the mortgagee shall be deducted from the amounts due to be paid by the trustee under this plan.
	(a) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$_0.00
	(b) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$_0.00
	If this box \square is checked, additional current mortgage payments are listed on the overflow page. The total of all current mortgage payments to be made by the trustee under the plan is estimated to be $\$0.00$. [Enter this amount on Line 2b of Section H.]
	3.1. Other claims secured by value in collateral. All secured claims, other than mortgage claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan term, with interest at the annual percentage rates and in the fixed monthly amounts specified below regardless of contrary proofs of claim (subject to reduction with the consent of the creditor):
	(a) Creditor: Wells Fargo Dealer Services Collateral: 2013 Lincoln MKX Amount of secured claim: \$ 22,432.00 APR 6.25 % Fixed monthly payment: \$ 224.00 ; Total estimated payments, including interest, on the claim: \$ 25,411.00 Check if non-PMSI
	(b) Creditor: Collateral: Amount of secured claim: \$ % Fixed monthly payment: \$; Total estimated payments, including interest, on the claim: \$ Check if non-PMSI

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Section E Disburse- ments by the	If this box is checked, additional secured claims are listed on the overflow page. [All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.				
trustee	The total of all payments on these secured claims, including interest, is estimated to be \$ 25,411.00 [Enter this amount on Line 2c of Section H.]	•			
	3.2. Other secured claims treated as unsecured. The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.				
	(a) Creditor: Collateral:				
	(b) Creditor: Collateral:				
	If this box is checked, additional claims covered by this paragraph are listed on the overflow page.				
	4. <i>Priority claims of debtor's attorney</i> . Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$4,000.00 .[Enter this amount on Line 2d of Section H.]				
	5. <i>Mortgage arrears</i> . Payable as set forth below, regardless of contrary proofs of claim, except that the arrears payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.				
	(a) To creditor				
	(b) To creditor, arrears of \$ payable monthly from available funds, pro rata with other mortgage arrears, without interest /or/ with interest at an annual percentage rate of%. These arrearage payments, over the term of the plan, are estimated to total \$				
	If this box is checked, additional mortgage arrearage payments are listed on the overflow page. The total of all mortgage arrearage payments to be made by the trustee under the plan is estimated to be \$ 0.00 is [Enter this amount on Line 2e of Section H.]				
	6. Allowed priority claims other than those of the debtor's attorney. Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$				
	7. Specially classified unsecured claim. A special class consisting of the following non-priority unsecured claim: shall be paid at% of the allowed amount. The total of all payments to this special class is estimated to be \$ [Enter this amount on Line 2g of Section H.] Reason for the special class:				

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	8. General unsecured claims (GUCs). All allowed nonpriority unsecured cluding unsecured deficiency claims under 11 U.S.C. § 506(a), shall be pa extent possible from the payments set out in Section D, but not less than [Enter minimum payment percentage on Line 4b of Section H.] Any clair asserts secured status, but which is not identified as secured in section C, section, will be treated under this paragraph to the extent that the claim is 9. Interest. Interest shall not be paid on unsecured claims /or / interest claims, including priority and specially classified claims, at an %. [Complete Line 4d of Section H to reflect interest payable.]	id, pro rata, in full 50 % of their a m for which the pro or Paragraphs 2, 3.1 s allowed without presents shall be paid or annual percentage.	l, /or / to the llowed amount. of of claim l, 3.2 or 5 of this iority.
Section F Priority	The trustee shall pay the amounts specified in Section E of this Plan in the claims in a given level of priority reduced proportionately in the event of trustee's fee; (2) current mortgage payments; (3) secured claims listed in ity claims of the debtor's attorney; (5) mortgage arrears; (6) priority claim attorney; (7) specially classified non-priority unsecured claims; and (8) g	ne following order of insufficient plan paragraphs Section E, Paragraphs other than those	hyments: (1) bh 3.1; (4) priorof the debtor's
Section G Special terms	Notwithstanding anything to the contrary set forth above, this Plan shall the box following the signatures. The provisions will not be effective un preceding Section A.		
Section H Summary of payments to and from the trustee	 (1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D) (2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims): (a) Trustee's Fees (b) Current mortgage payments (c) Payments of other allowed secured claims (d) Priority payments to debtor's attorney (e) Payments of mortgage arrears (f) Payments of non-attorney priority claims (g) Payments of specially classified unsecured claims (h) Total [add Lines 2a through 2g] (3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1] (4) Estimated payments required after initial plan term: (a) Estimated total GUCs, including unsecured deficiency claims under § 506(a) (b) Minimum GUC payment percentage (c) Estimated minimum GUC payment [multiply line 4a by line 4b] (d) Estimated interest payments on unsecured claims (e) Total of GUC and interest payments [add Lines 4c and 4d] (f) Payments available during initial term [enter Line 3] (g) Additional payments required [subtract Line 4f from line 4e] 	\$ 2,695.00 \$ 0.00 \$ 25,411.00 \$ 4,000.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 15,682.50 \$ 15,682.50 \$ 16,894.00	\$ 49,000.00 \$ 32,106.00 \$ 16,894.00 \$ -1,211.50

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	(5) Additional payments available: (a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee (b) Months in maximum plan term after initial term (c) Payments available [multiply line 5a by line 5b] \$\frac{425.25}{0.00}\$ \$\frac{0}{0.00}\$
Section I Payroll Control	A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.
Signatures	Debtor(s) [Sign only if not represented by an attorney]
	Date
	Debtor's Attorney/s/ David Kosk Date 8/10/2017
Attorney Information (name, address, telephone, etc.)	Geraci Law L.L.C. 55 East Monroe Street Suite 3400 Chicago, IL 60603 Phone: 312-332-1800 Fax: 877-247-1960 Email: ndil@geracilaw.com

Special Terms [as provided in Section G]

- 1. Debtor attorney disbursements will be paid at an E3 disbursement level.
- 2. Where total amount of a claim is less than the estimate specified in Section E, the creditor shall be paid the amount of its allowed claim, and the proof of claim shall constitute a notice of reduction consented to by the creditor.
- 3. The Trustee shall be the disbursing agent for pre-confirmation adequate protection payments to secured creditors.
- 4. Pre-confirmation adequate protection payments shall be made to Wells Fargo Dealer Services in the amount of \$224 per month.
- 5. The plan shall not be deemed completed until all secured claims have been paid in full with interest as provided for in the plan.
- 6. Commencing with the July 2019 plan payment, Wells Fargo Dealer Services shall receive set payments in the amount of \$828 per month.
- 7. Debtor shall submit a copy of their tax federal income tax return to the Trustee each year, beginning with the tax return for the tax year in which this case was filed, no later than April 20th. The debtor shall tender to the Trustee the amount of any tax refund in excess of \$1,200.00 each year, beginning the year after the plan is confirmed, within 7 days of receipt of the tax refund. Refunds must be received by the Trustee by June 30th of each year.

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Overflow Page [Attach only if necessary]

Section C	Creditor:, monthly payment, \$;				
Direct	Creditor:, monthly payment, \$				
payment of claims	Creditor:, monthly payment, \$				
by debtor					
Section E	2. Current mortgage payments.				
Disburse-	These payments over the term of the plan are estimated to total \$ 0.00				
ments by	(d) To creditor , monthly payments of \$				
the	(c) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$ 0.00 (d) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$ 0.00 (e) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$ 0.00				
truste	(e) To creditor, monthly payments of \$				
	These payments, over the term of the plan, are estimated to total $\frac{0.00}{}$.				
	3.1 Other claims secured by value in collateral.				
	(c) Creditor: Collateral:				
	Amount of secured claim: \$ APR % Fixed monthly payment: \$;				
	Total estimated payments, including interest, on the claim: \$ Check if non-PMSI				
	(d) Creditor: Collateral: Collateral:				
	Amount of secured claim: \$APR%				
	(e) Creditor: Collateral:				
	Amount of secured claim: \$ APR% Fixed monthly payment: \$;				
	Total estimated payments, including interest, on the claim: \$.				
	(f) Creditor: Collateral:				
	Amount of secured claim: \$ APR% Fixed monthly payment: \$;				
	Total estimated payments, including interest, on the claim: \$ Check if non-PMSI				
	3.2 Other secured claims treated as unsecured.				
	(c) Creditor: Collateral:				
	(d) Creditor: Collateral:				
	(e) Creditor: Collateral:				
	(f) Creditor: Collateral:				
	5. Mortgage arrears.				
	(c) To creditor				
	without interest /or/ with interest at an annual percentage rate of%.				
	These arrearage payments, over the term of the plan, are estimated to total \$				
	(d) To creditor,				
	arrears of \$, payable monthly from available funds, pro rata with other mortgage arrears,				
	arrears of \$, payable monthly from available funds, pro rata with other mortgage arrears, without interest /or/ with interest at an annual percentage rate of%.				
	These arrearage payments, over the term of the plan, are estimated to total \$				
	(e) To creditor				
	(e) To creditor				
	without interest /or/ with interest at an annual percentage rate of%.				
	These arrearage payments, over the term of the plan, are estimated to total \$				